

Certificate Number: 03461-PAE-DE-031748219

Bankruptcy Case Number: 13-12888



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## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 9, 2018, at 11:57 o'clock AM EDT, Tammy Stewart completed a course on personal financial management given by internet by Consumer Credit Counseling Service of Delaware Valley dba Clarifi, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 11, 2018 By: /s/Christine Medina

Name: Christine Medina

Title: Counselor